IBC has partnered with Financial Solutions, Inc. to bring you a comprehensive compliance program. This cost-effective program is comprised of:

- Four live training sessions equating to 20+ hours of hands-on training
- Compliance Hotline
- Member-only compliance portal
- Monthly newsletters
- And more!

**E-Learning Seminars**  
*via GoToWebinar*  
Friday, February 26  
Friday, December 3

**Live Learning Seminars**  
Friday, May 7  
Friday, August 20  
Denver metro area  
*(subject to change based on State guidelines relating to gatherings)*

9:00 a.m. – 3:30 p.m. *Mountain Time*

Let us be your guide for navigating the regulatory environment! Register today!
Independent Bankers of Colorado
Compliance Forum Program

Your survival guide to the ever-changing regulatory environment!

IBC, in partnership with Financial Solutions, Inc., is excited to sponsor the Compliance Forum Program. This program is designed specifically for you, your team, and institution! You will receive:

- up-to-date information on compliance issues
- guidance for structuring and maintaining your in-bank compliance program
- key developments in bank regulations, and
- proven techniques for enhancing your compliance program

In addition, this program provides valuable networking opportunities among your peers to share tips, tricks, and techniques to help find solutions and solve your compliance challenges.

Annual enrollment in IBC’s Compliance Forum Program consists of interrelated compliance services:

- **Live Regulatory Seminars** (two live virtual and two in-person-contingent on State guidelines for gatherings) – First and fourth quarter programs will be conducted live via GoToWebinar. The second and third quarter programs will be conducted in-person (contingent on state gathering guidelines). Each seminar will be from 9:00 a.m. – 3:30 p.m. mountain time. Detailed handouts will be provided for each meeting. This affords you the opportunity to build your resource library.
- **Live Webinars** – You will have access to live webinars to address issues between regularly scheduled programs.
- **Compliance Hotline** – You will have year-round access to both IBC’s legal/compliance hotline and our compliance expert via a dedicated email for help with compliance issues.
- **Monthly Newsletters** – IBC’s Capital Comments and Regulatory Update will be directly emailed to you.
- **Compliance Portal** – You will have year-round access to robust and timely compliance aids and all quarterly handouts via the IBC Compliance Portal.

**Program Flexibility**
IBC’s Compliance Forum is designed with flexibility in mind. To ensure you receive the most from your membership you decide which team member attends each quarterly program. This allows for the right person to attend each program based on job responsibilities. Additional team members may also participate for an additional fee. This enhances your ability to implement effective compliance solutions throughout the bank.

**Created For YOU**
The focus of the Compliance Forum is on regulatory compliance. We believe it is essential for your compliance officer attend. New and seasoned compliance officers will benefit from this program. We believe regulatory compliance should be approached from a bank-wide perspective, many banks have discovered it is extremely beneficial to offer the Compliance Forum to additional team members within the bank when session topics relate directly to their role.

**Compliance Manuals**
When you attend a session, you want to focus on the material being presented. It is often difficult to listen to the presenter and take detailed notes at the same time. For this reason, the Compliance Forum materials are comprehensive with detailed presentations, checklists, tools, and real-world examples. This also enables you to electronically access the materials as a reference guide to the regulation and as a training manual for your team members.
**Practical Solutions**
Most community banks do not have the time or the resources to build elaborate compliance system from scratch. The Compliance Forum is your solution! The Compliance Forum provides practical, user-friendly compliance techniques and explains how they relate to all areas of compliance. You will learn how to improve your documentation skills to accurately record and explain your reasoning.

**Risk Management**
The Compliance Forum is a proven method to reduce the risk of regulatory actions against your bank for reasons such as:
- failure to establish an effective compliance management program
- failure to maintain updated compliance policies
- failure to provide adequate compliance training, and
- failure to monitor internal compliance

In addition, with each change in examination focus and amendment to regulatory compliance regulations, there is an increased risk of inadvertent compliance errors. The Compliance Forum reduces the possibility of these errors occurring because your team will have a greater understanding of the regulatory requirements as the landscape changes and evolves.

**Participant Interaction**
The Compliance Forum is designed to assist you in receiving timely answers to your questions, as well as testing techniques before implementation. The program provides a forum where you can be an active participant by asking questions, sharing your concerns, and providing compliance techniques with the group. This peer evaluation and two-way flow of information increases understanding and improves the bank’s efforts toward a viable compliance program.

**Our Commitment to You**
The Compliance Forum was designed to deliver a cost-effective compliance service. IBC prides itself in knowing that this 30-year-old program was developed to specifically meet the unique challenges and needs you have.

**Certificate of Completion**
To demonstrate our commitment to having a robust and current compliance program, you will receive a certificate of completion at the end of each quarterly program. Use these certificates to apply for certification in a national certification program or for continuing education requirements for those already certified.

**Our Compliance Expert – Patti Joyner, CRCM, Financial Solutions**
Patti Joyner is a dynamic speaker and leader with strong, intuitive management skills, and a deep conviction that “excellence is not optional.” She has extensive experience in working with financial institutions, bank data processors, and governmental agencies. Patti has more than 35 years’ experience in the financial industry as an entrepreneur and financial institution executive. She is a Certified Public Accountant, skilled regulatory compliance consultant, bank operations specialist, system automation designer, and an enthusiastic regulatory instructor who believes in providing real-world solutions ready for immediate implementation. Patti believes in community banking and LOVES community bankers! She will remind you that banking is not just about dollars and cents, it is really all about the people!
IBC Compliance Forum Program Pricing
IBC Education Program Members
- $1,250 for the first person
- $350 for each additional person from same bank
IBC Members
- $1,550 for the first person
- $425 for each additional person from same bank
IBC Non-members
- $3,100 for the first person
- $825 for each additional person from same bank

Individual Compliance Forum Session Fees
IBC Education Program Members
- $350 for the first person
- $300 for each additional person from same bank
IBC Members
- $400 for the first person
- $350 for each additional person from same bank
IBC Non-members
- $600 for the first person
- $550 for each additional person from same bank

Detailed information will be provided for each quarterly seminar.

Participants will receive instruction prior to each program. IBC reserves the right to cancel any program for which there is insufficient funds to cover the expense of the program. In the event of cancellation by IBC registration fees will be refunded.

YES! Register me for IBC’s Compliance Forum Program.

Name: ____________________________________________________________________________________

Email: ____________________________________________________________________________________

Second Participant: __________________________________________________________________________

Email: ____________________________________________________________________________________

Bank: _____________________________________________________________________________________

Address: ___________________________________________________________________________________

City, State, Zip: ______________________________________________________________________________

Phone: _______________________________

Invoice Preference – Circle One: Invoice Check enclosed or Charge

To pay by credit card either register online at www.ibcbanks.org or call Maelynn Lewis at 720.607.7937.

For additional information or questions contact Maelynn Lewis at 720.607.7937 or mlewis@ibcbanks.org.